

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Antonio Chipelo  
Jennifer Chipelo**

Case No.: **19-32712**

Judge: **Honorable Vincent F. Papalia**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☒ Original  
☐ Motions Included

☐ Modified/Notice Required  
☐ Modified/No Notice Required

Date: **1/8/2020**

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JJSIII Initial Debtor: A C Initial Co-Debtor J C

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 150.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2020 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
  - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☒ Sale of real property  
 Description: 7 Terry Lane, Wharton, NJ 07885  
 Proposed date for completion: 6 months from confirmation
  - ☐ Refinance of real property:  
 Description:  
 Proposed date for completion:
  - ☐ Loan modification with respect to mortgage encumbering property:  
 Description:  
 Proposed date for completion:
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>Scura, Wigfield, Heyer, Stevens &amp; Camarota, LLP</b>	<b>Administrative</b>	<b>\$2,750.00</b>

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
 Check one:
- ☒ None
  - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the

allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
M & T Bank	7 Terry Lane Wharton, NJ 07885 Morris County	100% from sale proceeds
U.S. Department of HUD	7 Terry Lane Wharton, NJ 07885 Morris County	100% from sale proceeds

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Midland Funding LLC	DC 006655-18	Judgment	593	310,000	50,300	262,517.40	All
Anesthesia Assoc of Morristown	DJ 037507-13	Judgment	969	310,000	50,300	262,517.40	All

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐**

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ **NONE**

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 8 2020 /s/ Antonio Chipelo  
Antonio Chipelo  
Debtor

Date: January 8 2020 /s/ Jennifer Chipelo  
Jennifer Chipelo  
Joint Debtor

Date: January 8 2020 /s/ John J. Scura, III  
John J. Scura, III 022771993 NJ  
Attorney for the Debtor(s)

## Certificate of Notice Page 7 of 9

United States Bankruptcy Court  
District of New JerseyIn re:  
Antonio Chipelo  
Jennifer Chipelo  
DebtorsCase No. 19-32712-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 83

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db/jdb  
518604079 +Antonio Chipelo, Jennifer Chipelo, 7 Terry Lane, Wharton, NJ 07885-2530  
518604081 +Anesthesia Associates of Morristown, P.O. Box 24002, Newark, NJ 07101-0410  
518604082 +Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101  
518604094 +BCD Health Partners, LLC, 160 Pehle Ave, Ste. 302, Saddle Brook, NJ 07663-5227  
518604093 CMRE Financial Services, 3075 E. Imperial Hwy, Ste. 200, Brea, CA 92821-6753  
518604093 CMRE Financial Services, Attn: Atlantic Medical Group, 3075 E. Imperial Hwy, Ste. 200, Brea, CA 92821-6753  
518604084 +Caine & Weiner, 12005 Ford Rd., Dallas, TX 75234-7262  
518604083 +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  
518604095 +Credit Control, Attn: American Honda Finance Corporation, POB 34111, Memphis, TN 38184-0111  
518604096 +Crossroads Healthcare Mgmt., P.O. Box 090360, Staten Island, NY 10309-0360  
518604098 +David B. Watner, 1129 Bloomfield Ave., Suite 208, Caldwell, NJ 07006-7123  
518604097 +David B. Watner, Attn: Anesthesia Assoc of Morristown, 1129 Bloomfield Ave., Suite 208, Caldwell, NJ 07006-7123  
518604099 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
518604101 +Distressed Asset Portfolio, 10625 Techwoods Circle, Cincinnati, OH 45242-2846  
518604103 +Emergency Physicians of Saint Clares LLC, P.O. Box 808, Grand Rapids, MI 49518-0808  
518604105 +F.H. Cann & Associates, Inc., 1600 Osgood St., Suite 20-2/120, North Andover, MA 01845-1048  
518604107 +FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
(address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725)  
518604106 +Fingerhut Companies, Inc., 7075 Flying Cloud Drive, Eden Prairie, MN 55344-3532  
518604110 +GS Services Limited Partnership, P.O. Box 3855, Houston, TX 77253-3855  
518604111 +HSS Collection Agency, PO Box 116, Cliffside Park, NJ 07010-0116  
518604112 +IC Systems, Inc., 444 Highway, 96 East, Saint Paul, MN 55127-2557  
518604115 +KML Law Group, PC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
518604121 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
518604117 +Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240  
518604119 +Lakeview Loan Servicing, LLC, 475 Crosspoint Parkway, Getzville, NY 14068-1609  
518604118 +Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Mail Stop MS5/251, Coral Gables, FL 33146-1837  
518604123 +Lifeline Medical Associates, PO Box 416555, Boston, MA 02241-6555  
518604122 Lifeline Medical Associates, PO Box 5190, Parsippany, NJ 07054-6190  
518604128 #MCS Claim Services, 123 Frost Street, Ste. 202, Westbury, NY 11590-5027  
518604127 #MCS Claim Services, Attn: St Josephs Wayne Hospital, 123 Frost Street, Ste. 202, Westbury, NY 11590-5027  
518604132 +Midland Funding LLC, Attn: Credit One Bank, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
518604135 +++MORRIS IMAGING ASSOC., PO BOX 4238, PORTSMOUTH NH 03802-4238  
(address filed with court: Morris Imaging Assoc., PO Box 6750, Portsmouth, NH 03802)  
518604126 +Maternal Fetal Medicine, P.O. Box 416524, Boston, MA 02241-6524  
518604130 +Midatlantic Neonatology, PO Box 10356, Newark, NJ 07193-0356  
518604133 +Morris County Gastro. Assoc., PA, 16 Pocono Road, Suite 201, Denville, NJ 07834-2907  
518604140 +Northstar Location Services, LLC, 4285 Genessee St., Cheektowaga, NY 14225-1943  
518604139 +Northstar Location Services, LLC, Attn: Financial Services Department, 4285 Genessee St., Cheektowaga, NY 14225-1943  
518604143 +Phillips & Cohen Associates, LLC., Mail Stop: 147, 1002 Justison Street, Wilmington, DE 19801-5148  
518604144 +Pressler, Felt & Washaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
518604145 +Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846  
518604147 +Radius Global Solutions, LLC, Attn: Khols Capital One, N.A., POB 390846, Minneapolis, MN 55439-0846  
518604148 Saint Clare's Health Sys, PO Box 35577, Newark, NJ 07193-5577  
518604149 +Santander Bank N.A., 75 State Street, Boston, MA 02109-1827  
518604150 +St. Joseph Regional Medical Center, P.O. Box 32035, New York, NY 10087-2035  
518604153 +The Bradford Exchange, 9333 N. Milwaukee Ave., Niles, IL 60714-1392  
518604154 +The Progressive Corporation, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182  
518627848 +U.S Department of HUD, 26 Federal Plaza, Suite 3541, New York, NY 10278-0004  
518646868 +Unifund CCR, LLC, Tsarouhis Law Group, 21 South 9th Street, Allentown, PA 18102-4861  
518604156 +Unifund CCR, LLC to Capital One Bank, Attn: Kristen Mary Sinclair, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229  
518604157 +Vanguard Medical, 700 Route 46 East, Ste. 450, Fairfield, NJ 07004-1583  
518604158 Vengroff Williams, Inc., PO Box 4155, Sarasota, FL 34230-4155

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2020 00:31:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 11 2020 00:31:51 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518604077 E-mail/Text: ebnbankruptcy@ahm.honda.com Jan 11 2020 00:32:08 American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 83

Date Rcvd: Jan 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518608076 E-mail/Text: ebnbankruptcy@ahm.honda.com Jan 11 2020 00:32:08  
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
Irving, TX 75016-8088, Bankruptcy Court

518604080 +E-mail/Text: g20956@att.com Jan 11 2020 00:32:41 AT&T, PO Box 2969,  
Omaha, NE 68103-2969

518604088 E-mail/Text: ering@cbhv.com Jan 11 2020 00:31:47 CBHV, PO Box 831,  
Newburgh, NY 12551-0831

518604085 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 11 2020 00:36:48  
Capital One Bank US, NA, 15000 Capital One Drive, Henrico, VA 23238-1119

518604087 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 11 2020 00:35:04  
Carson Smithfield, LLC, PO Box 9216, Old Bethpage, NY 11804-9016

518604089 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 11 2020 00:31:42  
Certified Credit & Collection Bureau, Attn: St. Clares Dober OP, PO Box 336,  
Raritan, NJ 08869-0336

518604090 +E-mail/Text: bankruptcy@certifiedcollection.com Jan 11 2020 00:31:42  
Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750

518604100 E-mail/Text: mrdiscen@discover.com Jan 11 2020 00:31:04 Discover Financial,  
Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850

518612295 E-mail/Text: mrdiscen@discover.com Jan 11 2020 00:31:04 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

518604104 E-mail/Text: bknotice@ercbpo.com Jan 11 2020 00:32:01 ERC, PO Box 23870,  
Jacksonville, FL 32241-3870

518604108 +E-mail/Text: bankruptcy@affglo.com Jan 11 2020 00:31:57 Global Credit & Collection Corp.,  
5440 N. Cumberland Ave., Suite 300, Chicago, IL 60656-1486

518604114 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 11 2020 00:32:16 Jefferson Capital Systems,  
16 McLeland Road, Saint Cloud, MN 56303

518604113 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 11 2020 00:32:16 Jefferson Capital Systems,  
Attn: Fingerhut Direct Marketing, 16 McLeland Road, Saint Cloud, MN 56303

518604116 +E-mail/Text: bncnotices@becket-lee.com Jan 11 2020 00:31:13 Kohls/Capital One,  
Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043

518604124 E-mail/Text: camanagement@mtb.com Jan 11 2020 00:31:37 M & T Bank, Attn: Bankruptcy,  
PO Box 844, Buffalo, NY 14240

518631692 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 11 2020 00:36:52 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518604129 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 11 2020 00:36:45  
Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001

518604131 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 11 2020 00:31:51 Midland Funding,  
2365 Northside Dr Ste 300, San Diego, CA 92108-2709

518604138 +E-mail/Text: Bankruptcies@nragroup.com Jan 11 2020 00:33:12 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036

518604137 +E-mail/Text: Bankruptcies@nragroup.com Jan 11 2020 00:33:12 National Recovery Agency,  
Attn: The Bradford Exchange, 2491 Paxton Street, Harrisburg, PA 17111-1036

518604141 E-mail/Text: bcwrtoff@cablevision.com Jan 11 2020 00:32:56 Optimum, 6 Corporate Drive,  
Melville, NY 11747

518604142 E-mail/Text: paola@pcrichard.com Jan 11 2020 00:31:02 P C Richard & Son,  
150 Price Parkway, Farmingdale, NY 11735

518604151 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Jan 11 2020 00:36:31  
T-Mobile Bankruptcy Team, P.O. Box 53410, Bellevue, WA 98015

518616654 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 11 2020 00:37:11 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518604152 E-mail/Text: bankruptcy@td.com Jan 11 2020 00:31:58 TD Bank, NA, PO Box 9547,  
Portland, ME 04112

518604155 +E-mail/Text: bankruptcydepartment@tsico.com Jan 11 2020 00:32:48 Transworld Systems,  
500 Virginia Dr, Ste. 514, Fort Washington, PA 19034-2733

518604159 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Jan 11 2020 00:30:49  
Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
Weldon Springs, MO 63304-2225

518604162 +E-mail/Text: collect@williamsalexander.com Jan 11 2020 00:31:34  
Williams, Alexander & Associates, PO Box 2148, Wayne, NJ 07474-2148

518604161 +E-mail/Text: collect@williamsalexander.com Jan 11 2020 00:31:34  
Williams, Alexander & Associates, Attn: Lifeline Morristwon OBGYN Assoc, PO Box 2148,  
Wayne, NJ 07474-2148

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518604078\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Attn: Bankruptcy, PO Box 168088,  
Irving, TX 75016)

518604086\* +Capital One Bank US, NA, 15000 Capital One Drive, Henrico, VA 23238-1119

518604102\* +Distressed Asset Portfolio, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

518604109\* +Global Credit & Collection Corp., 5440 N. Cumberland Ave., Suite 300,  
Chicago, IL 60656-1486

518604120\* +Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Mail Stop MS5/251,  
Coral Gables, FL 33146-1837

518604125\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240)

518604136\* +++MORRIS IMAGING ASSOC., PO BOX 4238, PORTSMOUTH NH 03802-4238  
(address filed with court: Morris Imaging Assoc., PO Box 6750, Portsmouth, NH 03802)



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Total Noticed: 83

Date Rcvd: Jan 10, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

518604134\* +Morris County Gastro. Assoc., PA, 16 Pocono Road, Suite 201, Denville, NJ 07834-2907  
518604146\* +Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846  
518604160\* +Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
Weldon Springs, MO 63304-2225  
518604091 ##+Chrebet Associates, LLC, Attn: Midatlantic Neonatology Associates, 935 Route 34, Suite 2A,  
Matawan, NJ 07747-3282  
518604092 ##+Chrebet Associates, LLC, 935 Route 34, Suite 2A, Matawan, NJ 07747-3282  
TOTALS: 0, \* 10, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 8, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John J. Scura, III on behalf of Joint Debtor Jennifer Chipelo jscura@scuramealey.com,  
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scur  
a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com  
John J. Scura, III on behalf of Debtor Antonio Chipelo jscura@scuramealey.com,  
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scur  
a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5